



## WOMEN ENTREPRENEURSHIP IN PERIPHERAL FISHING AREA: ARE THEY REAL ENTREPRENEURS?

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### ABSTRACT

*The aim of the study is to investigate the decision making behaviour of the Malay women entrepreneurs at the peripheral area of Tok Bali, Kelantan Malaysia. Six respondents were observed and interviewed using in depth interview protocol. The in depth interview (IDI) transcripts concluded that most respondents venture into business is just to raise their respective families and solve their current financial problem instead of contributing to the economy of the area. Thus, the characteristics of entrepreneurship among them do not exist. Therefore, most of the respondents cannot be categorized as real entrepreneurs as most of their businesses are just small-scale businesses to support their family. However, they do bring a significant change to their family's economy and play a role in changing their family's economic condition but do not act as catalyst for the economic change for the peripheral area. It was also found that the most popular businesses in Tok Bali is "Fish crackers ('i.e. Keropok') business and they have received the government's assistance such as capital, machinery, business training and business premises. The present study is exploratory in nature, thus researchers will only able to describe the situation instead of recommending what should be done to improve the situation. For further research, it is recommended that more extensive study to be done to gain more information on their decision making behaviour towards entrepreneurship and their attribution to success. More respondents should be interviewed to gauge more factors and issues. A mixed method with quantitative analysis will enrich the result.*

**Key words:** Malay women, in depth interview, entrepreneurs.

### INTRODUCTION

An entrepreneur is an innovator; someone who introduces new technologies into the workplace or market which could increase efficiency, productivity or generates new products or services (Schumpeter (1969) and Deakins and Freel (2009). Casson and Cantillon in Deakins and Freel (2009) state an entrepreneur is an organiser of factors or production who acts as a catalyst for economic change. Shackle (1972) argues that an entrepreneur is a highly creative individual who imagines new solutions by providing new opportunities for reward. In the field of business, entrepreneurship involves people who take a risk in order to create new business ventures, to gain advantage over a competitor and to maximize profits.

The impact of women's participation as entrepreneurs on the local economy and employment is substantial. The increase in self-employment among women is expected to continue for the next generation. As a marginalized group in politics, economy and social, women make up a large form of untapped human resource that reserve their participation in the labour force despite the fact that women are subject to a number of coded and unwritten social mores in a patriarchal, male dominant society, which traditionally restricted entrepreneurial endeavour (McElwee and Al-Riyami, 2003). Since women are also the human capital of a nation, it is important that they are no longer marginalized in the nation's development by equipping them with the skills and knowledge to survive in the challenging economy.

The growth of women-owned businesses has been phenomenal throughout the 1980s and 1990s. In developed countries like the United States and Canada, research on women entrepreneurs is extensive and abundant with a growing body of knowledge from which theories and emerging prescriptions for success

are found. Similarly, there is a need to develop an understanding of the women entrepreneurs to interpret their patterns of decision making in venturing into entrepreneurship. A sufficient amount of reliable data can help to interpret what is going on inside the fishing community which can help to inculcate the entrepreneurial behaviour among the Malay women in the fishing community.

Kelantanese women's entrepreneurial behaviour is already well known among Malaysians. Kelantanese women have been known to be very independent and actively engaged in daily businesses and commercial activities. In the market places, their aggressiveness surpasses that of their male counterparts, controlling and overseeing the flow of the trade even proven to be more industrious in many sectors. They are known as hard and dynamic individuals who are independent, persistent and diligent. For a state, with a long history of self-dependence, self-reliance, these Kelantanese women are a symbol of divine struggle. This may be a great source of inspiration for the rest of the Kelantan people.

Every day, thousands of Kelantanese women conduct business in this state, especially in popular markets and shopping areas. Their dominant presence is somewhat peculiar to the state of Kelantan, Malaysia. This unique behaviour, which is absent among other Malays of the Peninsular, has been the subject of observation and discussion for already over a hundred of years, by many foreigners who came to the state.

There is a dramatic increase in the number of women entrepreneur in Kelantan. Women entrepreneurs in Kelantan now account for about 72 percent of entrepreneurs in 2008 as compared to 45.8 percent for the whole Malaysia (UNDP, 2008). As more women assume leadership roles and become the breadwinner in the family following the death of their husbands or divorce, there has been a growing interest in women's decision to participate in business. Career choices made are influenced by socialization, values, orientation to work and achievement motivation (Gutek and Larwood, 1986).

In Kelantan, women's participation in business has been a tradition passed from one generation to another. If a woman gets a spot to conduct business in a marketplace, for example, the spot will be handed down to her generations to come. Women's involvement in business is a common sight in the state, especially at market places. Despite the appearance of Kelantan women's active participation and advancement in business, the blunt reality is that they still do not play a significant role in contributing to the nation's economy. Their motivation for involving in business is merely for family survival and the business seldom prosper to the next level. One of the biggest barriers to advancement was lack of skills, knowledge, and capital injection. However, while some women are now doing well, significant obstacles remain for others.

In many perceptions, women in the fishing community of the East Coast of Kelantan are normally full-time homemakers, uneducated and perceived as not playing a significant role in contributing to the economy of the family in order to bring their family out of the poverty circle and marginalized situation. No researches have been done on identifying of the entrepreneurship activities among women in this area. Even if there are, no detail explanation has been found on the reasons behind those activities and how much it contributes to the economy of the state and whether it reduces the poverty level.

Empowering Women project was undertaken in partnership with the Ministry of Entrepreneur and Cooperative Development (MECD) and the Malay Chamber of Commerce (MCCM). Additional support was provided by Rumah Nur Kelantan, Amanah Ikhtiar Malaysia (AIM), Universiti Teknologi MARA (UiTM), Agensi Kaunseling dan Pengurusan Kredit (AKPK), Microsoft Malaysia (Unlimited Potential), Mydin Mohamed Holdings Bhd, and BRM Advanced Technologies Sdn Bhd (United Nation Development program bulletin, 2008).

Not surprisingly, there is a growing interest in women's entrepreneurial success which has been attributed to several factors. One of them is decision making. Thus, this paper seeks to uncover (1) to what extent women's participation in small scale business contribute to the local economy apart from sustaining the economy of their family; (2) whether women in this fishing area have entrepreneurial spirit and if they do, what triggers the entrepreneurial spirit among women in the fishing area of Tok Bali; and (3) how does their performance impact the whole economy in fishing area of Tok Bali in order to be considered as real entrepreneurs.

## **RESEARCH METHOD**

The present study is exploratory in nature and uses qualitative techniques of data collection. The source for the primary data comes from semi-structured interviews and observations with female entrepreneurs in Tok Bali and Semerak, Kelantan, Malaysia. The secondary data is derived from related literature review to provide the conceptual framework and relevant theories for this research.

The location of the fieldwork begins 10 kilometers from Tok Bali up to Semerak, there are around 30 -40 fish crackers shops along the long straight, coastal road of Pasir Puteh to Tok Bali. The nearest town is Pasir Puteh, a half an hour drive from Semerak. Tok Bali and Semerak are rural fishing areas with privately Malay owned shops selling the fish products (wet and dried fish crackers, prawn and squid crackers and dried preserved fish known as keropok) along the coastal road of Pasir Puteh District, which covers about 40 km stretch.

A purposive sampling strategy (Patton, 1990) was used to identify the respondents in this study. "The logic and power of purposeful sampling depends on selecting information-rich cases for study in depth. Information-rich cases are those from which one can learn a great deal about issues of central importance to the purpose of the research..." (Patton, 1990). Since this research adopts qualitative methods, the researchers will go through a series of process from negotiating access to collect data, conducting interviews with the key experts and managing a wealth of data from the primary and secondary sources. A participant selection criterion was determined and the simple sampling is used to do data collection consists of women from who operate their businesses along the stretch of To Bali and Semerak. Studies in participation of entrepreneurial activities have been using in-depth interviews, motivation scales, questionnaires and also hypothesis testing (Cross, 1981).

This study started with a fact finding process for preliminary analysis followed by in-depth interviews with the respondents that have been identified. Data was collected through in-depth semi-structured interview protocol, and observation. During these interviews, observations were made while they were working and their comments and other noteworthy incidents were recorded. The information was gathered and then organized to be used in conjunction with the in depth interviews. Respondents were encouraged to reflect on their experience, motivation, self-esteem and managing their business. The interviews would take place at the respondents' respective business premises or houses and were taped recorded and transcribed with their permission.

## **RESULTS**

In the present study, the number of respondents was undetermined. However, researchers had the opinion that six respondents understudied is enough to generalize the entrepreneurship and decision making behavior of women entrepreneur in Kelantan fishing area. They are among those who have business in various categories. Table 1 lists the name and nature of business of the respondents. Average age of the respondents is 45, married and has 5 and more children. The types of business in the area range from food stall selling rice for breakfast to making and selling keropok. However, it was found that majority of women in the area ventures into either food stall business or making or selling keropok.

### ***Motivation for business***

Based on observation and interview analysis, it was found that women in the fishing area of Kelantan mostly involve in six types of businesses namely food stall selling rice for breakfast, making and selling fish crackers, fish cakes, dried fish, and a small roadside grocery store selling various products including fruits and vegetables. Their decisions to venture into the business are synonymous from one another. This indicates that women in the area mostly do business due to "herding behavior" mentality with the perception that "if other people can do it, why can't I?" as stated by one of the respondents.

Another reason why women in this area do business is due to survival. Having husband who is only a fisherman, farmer or unable to work have urged them to gain an extra income. This indicates the strong desire of women to break the poverty circle.

It is interesting to note that, most business is a family business, which is carried out from one generation to another. This is another reason why women in this area embark into entrepreneurship, which is to carry on their family business. Market attractiveness is another motivation for women in this area to enter the market. As one of the respondents commented on why she chooses this business:

*"..... my husband said, making fish crackers is profitable as it brings in income faster....."*

Another respondent ventured into business as a grocer because she found that not many people were selling vegetables at that time.

## *Women entrepreneurship in peripheral fishing area*

Table 1. Demographic Profile

Respon- dent	Age	Marital status	No of children	Nature of Business	Year in Business
1	49	Married (husband is sick)	7	Food stall, selling rice for break- fast and lunch	10
2	48	Married	12	selling local vegetables & chicken, dried fish, noodle, fruits & local kuihs/ Small Grocery shop	4
3	42	Married	5	Selling fish crackers, fish cake	3
4	40	Married	5	Making and selling Keropok and other fish products	10
5	23	Married	-	Food stall	
6	68	Married	10	Selling Keropok and salted fish	3 months

*“.....Not many selling watermelon, my husband has a watermelon farm and others also ask me to sell theirs...it is profitable!!!*

In general, we could summarise that, despite their initial decisions to start the business, these women only contribute to the economy of the family instead of the nation's economy as a whole. As for example, R1 stated that though she did not have business experience, she started doing business when her husband fell sick more than 10 years ago and she has many growing up children. She started her business with a capital of only RM 50.00 selling banana fritters. Then, she expanded her business selling fried keropok and drinks. When she realized that her meagre income is insufficient to feed her family, she decided to sell “*nasi kerabu*” (rice served with fresh salads and local vegetables) and other forms of rice such as “*nasi berlauk*” (rice with chicken or fish) and “*nasi lemak*” (coconut rice). Apart from generating a higher income for her family, she said another reason for doing so was because the business also provides breakfast and lunch for her children.

R1 later expanded her stall with the money borrowed from siblings and relatives which she has paid back. She said her stall was built by her sons who went into the nearby woods to get materials to build the stall. She never borrowed money from any government agencies as she does not want to be tied up with debts. When asked if she had thought about the risks of starting her business, she said she never thought of that; she left everything to God. This is another new finding whereby many female entrepreneurs who started their businesses here do not consider risks factors in their initial decision to start their business.

Respondents also do not consider who their competitors are as they think that everything depends on “*rezeki*” (gift from God). They also were not really concerned of developing networking before they decided on the business as they can easily get supplies from suppliers or middlemen who come to their village.

It is interesting to note that many of these women are not highly educated; mostly stopped schooling at primary level. R4, for example, received only primary education until standard (year) 5. She knows how to read but cannot write. R6 is also illiterate, a scenario which is common among women who operate small businesses in Kelantan. This indicates that most of these women started their businesses due to family condition that compels them to try out something based on what others do, without any prior knowledge or education about business.

One of the respondents stated that she herself has high interest in business and to be the owner of her own shop. Therefore, the decision to venture into business is due to her own motivation and her prior experience and knowledge. Table 2 presents the emerging themes derived from the preliminary finding for decision making behavior of women in Tok Bali area. This indicates that most women here made the decision to involve into business due to survival, following others (herding behaviour), market attractiveness, carrying on family business, fulfilling retirement time and self motivation factor.

Table 3: Decision making behavior of women entrepreneurship for different types of business

Type of business	Decision				
	Survival	Herding (followed others)	Self-motivated	Family tradition	Market attractiveness
Food Stall					
Salted fish					
Keropok					
Grocery Stall					

### Attributions of success

Human factors are seen as important factors for success among women entrepreneurs in the fishing area. Humility, sincerity, hard work and confidence are among the factors that contribute the most for business survival among women in the fishing area of Tok Bali. Apart from that, support from spouse, family members, suppliers and the government will also be contributing factors to their survival. The findings reveal that those who are successful are mainly those who received assistance from the government in terms of finance, training, counselling as well as technical support. Academic knowledge is not the main contributing factor for them to become an entrepreneur but experience and skill were found more significant. Thus it can be concluded that attribution of women entrepreneurial success in Tok Bali is related to human factor, support, training/counselling, cognitive factor and capital. Figure 1 depicted the contributing factors to attribution of success for women entrepreneurship in the area.

Women entrepreneurs in the peripheral area studied (Tok Bali) set up their businesses mostly due to situational factors. There are women who play the role to improve the family's income, at the same time empowering themselves to do so; there are single mothers and a woman whose husband is bedridden; therefore a motivating factor to start-up a business as to support the family and moving out from poverty. However, it was found that these are not the main reasons that led to their decision to start their businesses. Table 3 exhibit the motivation, attributes for success, initial capital to start the business and achievement made by each respondent in the present study.



Figure 1. Factors contributing the attribution for success among women entrepreneurs in peripheral area in Tok Bali

# Women entrepreneurship in peripheral fishing area

Table 3. Respondents' motivation, attributes for success, initial capital to start the business and achievement

Respondent	Motivation for business	Attributes for success	Capital	Achievement
1 Food Stall	Survival - when her husband had fallen sick with diabetes about ten years ago observed her neighbors who were in business and was just trying her luck	kampong folks are comfortable to eat in small shops with a familiar face like hers	Own savings, RM 3,000 from siblings, and RM 2,000 from Amanah Ikhtiar	Currently sale is around RM200 per day. Within 3-4 years managed to repay her siblings' loan for the shop (which were used for building the roof and shop structure)
2 Small Grocery shop selling local vegetables & chicken, dried fish, noodle, fruits and local kuihs	Her motivation to do the business was when she noticed that not many people were selling vegetables at her area. She was further motivated to expand her business as she noticed that the more she had things in her stall, the more people came and bought product at her stall	Nearby restaurant owners ordered vegetable and chicken from her.  Her involvement in AIM also opens up networking with loyal customers	She and her husband pooled RM100 as a starting capital  RM5, 000 loan from AIM (Amanah Ikhtiar Malaysia)	Has bought a car for her family
3 Selling fish crackers, fish cake	Motivation was developed after several years working for others at a "keropok lekor" factory	Her husband is a lorry driver and his network has brought along customers to the respondent experience and knowledge in making keropok as well as the support from the husband and family She gained the knowledge and experience from her previous job with other people attended a course in making "keropok lekor" and "ikan jeruk" organized by Peladang in Kuala Terengganu. The knowledge has added to her confidence to run her own business.	her own savings, assistance from husband and family members After one year of operation, she received a financial assistance from AIM starting with micro credits of RM4,000, RM5,000 and RM 2,000.	After 3 years able to obtain about 100 agents acting as distributors for her "keropok". now has 20 workers who are mostly women living in the neighbourhood area. manages to produce 200 kg of keropok per day

Table 3. *continued*

4	Self motivated to own business and getting support from her husband	Own recipe which was passed down to from his ancestors	10 years ago, begin with only RM300	gained RM70,000 profit for last year alone. Her keropok, known as
Making and Selling Keropok and other fish's product.		Getting assistance from TEKUN (government microcredits) and training from small and medium Enterprise.	assistance of granted financial RM100,000 from TEKUN, MEDEC and AIM. She also received a subsidy worth RM200,000 in the form of machinery and premises to manufacture 'keropok' from IKS-"Project Kemasin Semerak".	"KEROPOK CAP RAMA-RAMA," is among the famous brands and is sold all over Malaysia
5	Experience in business since childhood as she used to help her mother at the restaurant and make 'ikan kering'	Her own interest in business makes her started her own small business	Started the business with RM100 with her own savings and help from the husband.	Sufficient for both husband and wife to survive
Food stall		Her husband motivates her to do this business as this is the only way for them to gain the extra income for the family as the husband is only a fisherman	She rented the business premise at RM200 per month.	
6	Started the business when she was 63 years old after she got bored with her former job as "tukang urut" (masseuse)	Selling 'keropok' is common in the area of Tok Bali and she saw it as a good and profitable business	From her own savings of 20 years from her job as 'tukang urut' (masseuse)	This business does not need much of her energy as an old person as she just needs to be at the stall waiting for the customers to buy her 'keropok'

## DISCUSSION

Issues that are found from the present study are in their pursuit of business, these women have failed to take into accounts risks such as where they would store the fish if it rains or where they can market their product if the middlemen refuse to take in their products. This is due to their main intention to do the business is just to feed their children and gain a few ringgits and not to gain profit. In contrast, for fish crackers business owners, the experience they initially have, had encouraged them to confidently start the business to improve the economy of the family. Both types of business owners, salted fish and fish crackers, had similar basic intention, which was to improve the family's income; however, salted-fish business owners just started the business based on the surrounding and do what others around them do (herding). However, women in fish crackers business also do so to continue their family tradition.

Respondents also did not consider who their competitors are as they think that everything depends on "rezeki" (gift from God). They also were not really concerned of developing networking before they decided on the business as they can easily get supplies from the middlemen who come to their village.

Another issue to explore is autonomy. The issue of autonomy is central to self-esteem enhancement. It relates to power and powerlessness. Any obstacles can be overcome if they truly set their goals and objectives, if they are resourceful and determined. Lack of empowerment in business among these women is prevalent. For example, these women have no say about prices since the prices are determined very much

by the middlemen who come and purchase the products from the women that they merely doing the business to continue surviving. Another instance is among the dried fish businesswomen, the working capital and financial aids received from the government are used to help their fishermen children to buy fishing nets and not to expand the business.

It can be concluded that for most respondents, going into business means to feed their family and solve their current financial problem instead of contributing to the economy of the area. Thus the characteristics of entrepreneurship among them do not exist. Therefore, most of the respondents cannot be categorized as having entrepreneurial behavior as most of their businesses are just small-scale businesses to support their family. They do bring a change to their family's economy and play a role in changing their family's economic condition but do not act as catalyst for economic change. According to Deakins and Freel (2009), an entrepreneur is an innovator, one that introduces new technologies into the workplace or market, increases efficiency, productivity or generates new products or services. Other academics such as Casson and Cantillon (2007), say the entrepreneur is an organiser of factors of production that acts as a catalyst for economic change. Only one respondent, R4, can be considered as an entrepreneur as she even has produced her own brand of "keropok" and marketed her products to various parts of the country. At the time of the interview she had 25 workers whom she paid daily and annual income reached RM 70,000.00. The findings reflect to Johnstone and Rivera (1965) namely external or situational, and internal or dispositional barriers and Valentina (1997). It is also in line with Rubenson's (1998) study.

Most big scale businesses in Tok Bali is "Keropok" business are those who has received the government attention where all sorts of assistance have been granted to the owners in terms of capital, machinery and business premises. Training and counseling were also provided to them to enhance their business. Apart from that, close monitoring were done to ensure their enhancement.

Self motivation and the entrepreneurial spirit among women at Tok Bali should be instilled. This motivation factor can only be instilled with the assistance of government agencies through training and counseling as most of these women are illiterate and some have no education background.

Assistance should also be given on marketing aspects such as pricing, packaging and branding. They are supposed to have autonomy on the prices instead of being monopolized by the middle men. Determination of the pricing, attractive packaging and brand name may enable the products to be sold at national level and big hypermarkets such as TESCO, and GIANT.

### ***Implication of the study***

This small scale grounded research has significant impact on many disciplines. The findings can benefit researchers in community of fishermen, education, poverty, small medium enterprises, women and the potential and development of peripheral areas other than women and entrepreneurship. This research paves way for a larger scale survey although the most suitable method to really understand the scenario would be ethnography or ethno methodology. This research can also be carried out as an action research as the interaction with the fishing community reveals the problems and challenges as well as the potentials of the subject matter. One interesting thing is the emergence of child labour, which in the western context, it would be interpreted as against the humans' rights. However, in a poor fishing community, the children's contribution in labour force is the essence of social capital because the children are working with their relatives, filling in their time productively during the school holidays while getting some pocket money, other than creating a bond with their relatives or parents. This aspect of social capital is interesting to be further explored in the Eastern context. However, my concern is for the children's future if they do not do well in school, they might continue the traditional work as the daughters or sons of fishermen. This also means their quality of life remains the same despite the fact that Malaysia has gained more than 52 years of independence.

### ***Limitations and problems faced by women entrepreneurs***

Qualitative research has its limitation in terms of internal validity as it is exploratory in nature and the strength is more on its external validity. Due to the nature of the study and the qualitative findings, researchers will only able to describe the situation instead of recommending what should be done to improve the situation. Recommendations can only be made via assumptions and subjective measure rather than objective measurement.



Another limitation is the number of respondents participating in the study is too small. Small number of respondents will create bias to generalize the overall scenario. Methodology of the present study however does not only rely on in-depth interview alone but also overall observation that makes the data representative enough to measure what we want to measure. Respondents in the present study are only women in the peripheral area of Tok Bali, thus to generalize for all women entrepreneurs will lead to bias.

## **CONCLUSION AND RECOMMENDATION**

### **Conclusion**

In general, they do not think of risks associated to their business as well as who their competitors are. Business is only focused on their peripheral area and they have no intention to further develop network or market their products outside the area. Determination on marketing aspect is dependent on the middle person. Thus, they have empowered the middle person to distribute their products and determine the price.

These women often do not see the range of choices that they make on a daily basis especially when the choice has been impulsive. To compare with the initial decision or motivation to start business, for those involved in food stalls, selling rice for breakfast and lunch, the motivation to do so is usually due to poverty. However, most salted-fish business respondents started their businesses not because they are the primary breadwinners of the family but mainly because others around them do so, thus it is due to herding behavior. Another reason is, due to their low education level, lack of other skills, and because others around them do, this is the only business opportunity they can think of. On the other hand, for fish crackers business owners, most of them venture into the business due to family tradition and market attractiveness. Grocery store owners, on the other hand, enter the business due to self-motivation, and to gain extra income for the take home pay.

These women started on smaller capitals as they do not want to suffer from losses that affect them financially. Their surrounding environment also affects their decision-making process as they tend to be involved in businesses that people around them do. Most of them do not have business knowledge, skills and working capital. It can be concluded that factors that lead to decision making to entrepreneurship are situational factors (survival and time); social support (family and suppliers); and human factors (self motivation, market attractiveness and family tradition). However, they cannot be considered as real entrepreneurs because they lack the attributes of real entrepreneurs.

### **Recommendation**

There is a steady interest among these women to be involved in business either to continue the family tradition, for survival or to get a better life. However, there is a dire need for more studies on women entrepreneurship in the sociopolitical context in Malaysia so that their contribution is not just for their family and community but more significant to the nation. For further research, it is recommended that more extensive study be done to gain more information on their decision making behavior towards entrepreneurship and their attribution to success. More respondents should be interviewed to gauge more factors and issues. Mixed method with quantitative analysis will enrich the result.

A comparative study between different women entrepreneurial behavior at different areas should also be conducted to see the differences in terms of decision making behavior and its attribution to success in entrepreneurship. Four further main propositions can be made based on this study are: (1) There is a significant relationship between situational factors to entrepreneurship behavior; (2) There is a significant relationship between social support to entrepreneurship behavior; (3) There is a significant relationship between human factors to entrepreneurship behavior; (4) and Government support is a contingent factor in enhancing relationship between situational factors, social support and human factors to entrepreneurship behavior as an antecedent variable.

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